

## CLAIMS

### What is claimed is:

1 SUB A17 1. A method for funding an interactive network site, comprising the steps of:  
2 providing a question and answer forum on the network site for access by  
3 at least one user and at least one expert, the forum having a topic; and  
4 receiving a payment from a third party associated with a third party service  
5 for access to the network site by only those users that subscribe to the third party  
6 service.

1 2. The method of claim 1, wherein said payment is a user's fee to access the  
network site.

3 3. The method of claim 1, wherein the third party is one of a medical  
insurance provider, a drug manufacturer, and a health maintenance organization.

4 4. The method of claim 1, further comprising transmitting personal  
information provided by the user to said third party in exchange for payment of the  
user's access fee.

1 5. The method of claim 4, wherein the personal information comprises at  
2 least one of demographic information, identification information, medical treatment  
3 information, and drug treatment information.

1 6. The method of claim 4, wherein users' individual identities are withheld  
2 prior to the information being transmitted to said third party.

1 7. A method for funding an interactive network site, comprising the steps  
2 of:

1 providing a question and answer forum on the network site for access by  
2 a user and an expert, the forum having a topic;  
3 receiving responses from experts to questions generated by users;  
4 receiving responses from peer review personnel reviewing the responses  
5 from the experts; and  
6 receiving a payment from a third party for provision of the forum.

1 8. A method for funding an interactive network site, comprising the steps  
2 of:  
3 providing a question and answer forum on the network site for access by  
4 at least one user and at least one expert, the forum having a topic; and  
5 receiving a payment for the provision of the forum from a third party  
associated with a service independent of the network site; and  
issuing a benefit concerning the third party service to the user.

9. The method in accordance with claim 8, wherein the benefit is comprises  
at least one of access to the forum, payment of a fee for accessing the network site, a  
discount on a product, a medical treatment, a drug, an insurance premium, a deductible,  
a co-payment contribution.

10. The method in accordance with claim 8, wherein said issuing step  
comprises crediting the user at least one point based on at least one of a visit to the  
network site or another network site, a visit to a forum, an answered question, a  
purchase, providing personal information concerning the user.

11. The method in accordance with claim 9, further comprising accepting of  
at least one point in exchange for the benefit.

12. A method for funding an interactive network site, comprising the steps of:  
providing a question and answer forum on the network site for access by

3 at least one user and at least one expert, the forum having a topic; and  
4 receiving a payment for the provision of the forum from a third party  
5 associated with a service independent of the network site; and  
6 issuing a benefit concerning the third party service to another party other  
7 than the third party, the user, and the expert.

1 13. The method in accordance with claim 12, wherein the third party is a drug  
2 manufacturer and the other party is one of a health maintenance organization and a  
3 pharmacy.

1 14. The method in accordance with claim 13, wherein the benefit to the other  
2 party is a discount on a drug.

1 15. A method for reviewing medical treatment of a user enrolled in a medical  
2 insurance program, comprising the steps of:

3 providing a question and answer forum on the network site for access by  
4 a user and an expert;

5 receiving the user's request for a second opinion from the expert  
6 concerning at least one of a medical treatment and a drug; and

7 adjusting the user's insurance premium based on the user's solicitation of  
8 the second opinion.

1 16. The method in accordance with claim 15, further comprising transmitting  
2 the second opinion provided by the expert to the user in response to the request.

1 17. The method in accordance with claim 15, further comprising forwarding the  
2 second opinion to at least one of a medical professional and a case manager for peer  
3 review, prior to the transmitting step.

1 18. The method in accordance with claim 15, further comprising forwarding the

2 second opinion to at least one of a medical professional and a case manager for peer  
3 review.

1 19. The method in accordance with claim 15, wherein the adjusting step  
2 comprises increasing the insurance premium.

1 20. The method in accordance with claim 15, wherein the adjusting step  
2 comprises decreasing the insurance premium.

1 21. The method in accordance with claim 15, further comprising assigning  
2 each user a unique identification for accessing the network site.

1 22. The method in accordance with claim 15, further comprising assigning  
2 each user a password for accessing the network site.

1 23. A method for a user to receive a discount on a medical cost, comprising:  
2 accessing a network site having a forum relating to a medical topic;  
requesting a second opinion corresponding to the medical topic from an  
expert; and  
receiving the discount on the medical cost, based on the request for the  
second opinion.

1 24. The method in accordance with claim 23, further comprising receiving the  
2 second opinion from the expert.

1 25. The method in accordance with claim 24, further comprising receiving a  
2 peer's review of the second opinion provided by the expert.

1 26. The method in accordance with claim 25, wherein the peer is one of an  
2 insurance case manager and a medical professional.

1 27. The method in accordance with claim 23, wherein the medical cost  
2 comprises at least one of a medical insurance premium, a drug treatment, and a medical  
3 treatment.

1 28. A method for funding an interactive network site, comprising:  
2 providing a question and answer forum on the network site for access by  
3 a user and an expert, the forum having a topic; and  
4 displaying a banner advertisement on a page of the network site; and  
5 receiving a fee for the banner advertisement, wherein the fee is based on  
6 a number of users accessing the network site.

1 29. A method for funding at least two interactive network sites, comprising the  
2 steps of:  
3 providing a question and answer forum having a topic simultaneously on  
4 the network sites for access by users and experts, the network sites having less than  
5 all experts in common; and  
6 receiving a payment from a third party sponsor for provision of the forums.

1 30. The method in accordance with claim 29, wherein each network site has  
2 at least one expert in common.

1 31. The method in accordance with claim 30, wherein the common expert is  
2 peer review personnel applying review criteria selected by the third party sponsor.

1 32. The method in accordance with claim 30, wherein the common expert is  
2 peer review personnel applying review criteria established independently of the third  
3 party sponsor.

1 33. The method in accordance with claim 30, wherein the common expert is

2 one of an employee and a contractor of the third party sponsor.

1 34. The method in accordance with claim 30, wherein the third party sponsor  
2 is a pharmaceutical manufacturer and the network sites are at least one of drug retailer  
3 network sites and health maintenance organization network sites.

1 35. A method for operating a question and answer forum system deployed at  
2 a plurality of interactive network sites, comprising the steps of:  
3 receiving a question from a user accessing one of said plural interactive  
4 network sites;  
5 receiving a response by an expert to the question and a command signal  
6 as to the network sites at which to post the response; and  
posting the response generated by the expert on a selective basis on any  
of the plural interactive network sites based on the command signal.

36. The method in accordance with claim 35, wherein the command signal  
instructs that the response be posted only on the network site from which the question  
originated.

37. The method in accordance with claim 36, wherein the command signal  
instructs that the response be posted on the network site from which the question  
originated and on at least one other network site.

1 38. The method in accordance with claim 35, further comprising the steps of:  
2 receiving a response from peer review personnel reviewing the response  
3 of the expert and a command signal as to the network sites at which to post the  
4 response generated by the peer review personnel; and  
5 posting the response generated by the peer review personnel on a  
6 selective basis on any of the plural interactive network sites based on the command  
7 signal.

1 39. The method in accordance with claim 38, wherein the command signal  
2 instructs that the response from the peer review personnel be posted only on the  
3 network site from which the question originated.

1 40. The method in accordance with claim 38, wherein the command signal  
2 instructs that the response from the peer review personnel be posted on the network  
3 site from which the question originated and on at least one other network site.

1 41. A method for operating a question and answer forum system deployed at  
2 a plurality of interactive network sites, comprising the steps of:  
3 receiving questions from users accessing said plural interactive network  
4 sites;  
5 receiving responses by experts to the questions;  
6 receiving a command signal from a server associated with one of said  
7 plural network sites; and  
8 posting the responses generated by the experts on a selective basis on  
9 at least one of the plural interactive network sites based on the command signal.

1 42. The method in accordance with claim 41, wherein the command signal  
2 instructs that expert responses to questions generated by users at any of the plural  
3 network sites be posted at said one network site.

1 43. The method in accordance with claim 41, wherein the command signal  
2 instructs that only expert responses to questions generated by users at said one  
3 network site be posted at said one network site.

1 44. The method in accordance with claim 41, wherein the command signal  
2 permits that expert responses to questions generated by users at said one network site  
3 be posted at other network sites.

1 45. The method in accordance with claim 41, wherein the command signal  
2 prohibits expert responses to questions generated by users at said one network site  
3 from being posted at other network sites.

1 46. The method in accordance with claim 41, further comprising receiving  
2 responses from peer review personnel reviewing the responses of the experts.

1 47. The method in accordance with claim 41, wherein the plural interactive  
2 network sites are at least one of a clinical network site, a health maintenance  
3 organization network site, and a pharmacy network site.

1 48. The method in accordance with claim 41, wherein the experts that respond  
2 to questions generated by users at said one network site are selected by said one  
3 network site to respond only to questions originating at said one network site.

1 49. The method in accordance with claim 41, wherein the experts respond to  
2 questions generated irrespective of the network site from which the questions originate.

1 50. The method in accordance with claim 41, further comprising receiving a  
2 payment from a third party for the provision of the forums.

1 51. The method in accordance with claim 50, wherein the payment includes  
2 paying a fee for the user to access the forum.

1 52. The method in accordance with claim 41, further comprising receiving a  
2 payment from a third party that provides a third party service associated with one of said  
3 network sites at which the question and answer forum is deployed.

1 53. A system for providing a question and answer forum system deployed at



2 a plurality of interactive network sites, comprising:

3 means for receiving questions from users accessing said plural interactive  
4 network sites;

5 means for receiving responses by experts to the questions;

6 means for receiving a command signal from a server associated with one  
7 of said plural network sites; and

8 means for posting the responses generated by the experts on a selective  
9 basis on at least one of the plural interactive network sites based on the command  
10 signal.

1 54. The system in accordance with claim 53, further comprising means for  
2 receiving responses from peer review personnel reviewing the responses of the experts.

3 55. A system for providing a question and answer forum system deployed  
4 at a plurality of interactive network sites, comprising:

5 means for receiving a question from a user accessing one of said plural  
6 interactive network sites;

7 means for receiving a response by an expert to the question;

8 means for receiving a command signal from a server associated with at  
9 least one of said plural network sites; and

10 means for posting the response generated by the expert on a selective  
basis on any of the plural interactive network sites.

1 56. The system in accordance with claim 55, further comprising:

2 means for receiving a response from peer review personnel reviewing  
3 the response of the expert; and

4 means for posting the response generated by the peer review  
5 personnel on a selective basis on any of the plural interactive network sites.